

BARABOO BANCORPORATION, INC., THE

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1209248	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$766	\$747	-2.5%		
Loans	\$535	\$521	-2.6%		
Construction & development	\$46	\$38	-17.5%		
Closed-end 1-4 family residential	\$101	\$100	-1.2%		
Home equity	\$27	\$23	-12.5%		
Credit card	\$0	\$0	24.7%		
Other consumer	\$11	\$9	-19.2%		
Commercial & Industrial	\$65	\$74	13.6%		
Commercial real estate	\$252	\$242	-3.9%		
Unused commitments	\$88	\$74	-16.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$24	136.7%		
Asset-backed securities	\$0	\$2			
Other securities	\$36	\$28	-23.3%		
Cash & balances due	\$137	\$125	-8.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$21	\$22	5.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$21	\$22	4.9%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$691	\$680	-1.6%		
Deposits	\$684	\$672	-1.8%		
Total other borrowings	\$2	\$3	57.2%		
FHLB advances	\$0	\$0	0.0%		
Equity					
Equity capital at quarter end	\$75	\$67	-10.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	8.4%	--		
Tier 1 risk based capital ratio	12.5%	11.2%	--		
Total risk based capital ratio	13.8%	12.5%	--		
Return on equity ¹	2.7%	-39.2%	--		
Return on assets ¹	0.3%	-3.7%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	36.0%	83.1%	--		
Loss provision to net charge-offs (qtr)	717.8%	104.3%	--		
Net charge-offs to average loans and leases ¹	0.1%	4.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	13.9%	9.1%	0.0%	3.8%	--
Closed-end 1-4 family residential	4.3%	2.4%	0.1%	0.4%	--
Home equity	0.2%	0.3%	0.0%	0.0%	--
Credit card	2.3%	0.7%	0.0%	2.1%	--
Other consumer	0.8%	0.9%	0.2%	0.2%	--
Commercial & Industrial	15.6%	6.8%	0.7%	4.8%	--
Commercial real estate	2.1%	1.4%	0.0%	0.2%	--
Total loans	4.9%	2.7%	0.1%	1.1%	--